

EXHIBIT “A”

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WILLIAM S. PRITCHARD (1890-1967)
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March 27, 2006

PROGRESSIVE
Attn: Alice Carey
Litigation Specialist
2100 Riverchase Center
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RECEIVED
MAR 31 2006
PROGRESSIVE CLAIMS
BIRMINGHAM, AL

Re: Claim # 042771982
Insured: Sharon Meister
My client: Jeffrey Florreich
Date of Loss: 04-24-2004

Dear Alice:

After much determination and deliberation we have obtained a majority of medical records and charges related to Jeff Florreich's injuries. I am sure that once you have had an opportunity to review the information enclosed you will agree that Jeff is entitled to a settlement equal to your insured's policy limits.

As you know by now, prior to the accident Jeff was an active young man. He has developed a reputation as one of the best musical talents in Birmingham and his ability as a keyboard player is known throughout the state. He has been a member of several bands in the past and currently is one of the headliners in a local group, Southern Girls. Jeff has also carved out quite a niche as a solo performer and is booked in local venues on a regular basis. You should keep in mind Jeff has suffered a loss of income due to these injuries and would be able to prove a loss of two to three thousand dollars.

Besides his musical career, Jeff is also an avid outdoorsman. His favorite activity is golf and he tried to play several rounds a week prior to the accident. Unfortunately, as a result of the accident, he is no longer able to play golf on a regular basis.

Jeff has had surgery on his knee and ankle and continues to have to wear a brace on his

hand due to constant nagging pain. It is also likely that the pain involved in his knee and ankle will continue far into the future and require further surgery. Drs. Gould, Hurowitz and Fagan have all indicated Jeff's injuries are permanent in nature

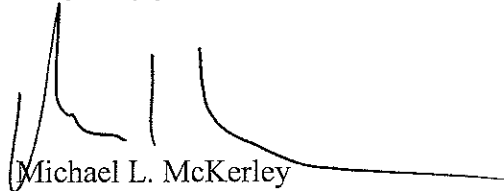
To assist you in reviewing this case, I am enclosing a detailed synopsis of Jeff's treatments which reference dates, procedures and costs. Keep in mind that a majority of these charges have been paid by Jeff out of his own pocket as he did not understand that his health care provider would also pay for injuries related to this accident.

While this package may not be complete, you should keep in mind that Jeff's medical treatment, pain and suffering from the injuries received from the accident will continue far into the future. Given my years of handling cases of this nature, I am certain that the information enclosed will provide you with ample reason to tender a policy limit offer.

And, if you have any questions, please do not hesitate to contact me.

I am,

Very truly yours,



Michael L. McKerley

MLM/aa

Enclosure

cc: Ted Adams/ with enclosures
Jeff Florreich